

**S & T BANCORP, INC.**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1071397	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$4,147	\$4,094	-1.3%		
Loans	\$3,404	\$3,364	-1.2%		
Construction & development	\$371	\$264	-29.0%		
Closed-end 1-4 family residential	\$697	\$663	-4.8%		
Home equity	\$125	\$145	16.1%		
Credit card	\$18	\$18	0.0%		
Other consumer	\$54	\$47	-12.4%		
Commercial & Industrial	\$575	\$593	3.2%		
Commercial real estate	\$1,286	\$1,303	1.4%		
Unused commitments	\$967	\$836	-13.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$122	\$85	-29.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$224	\$193	-13.9%		
Cash & balances due	\$69	\$108	56.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$24	\$50	108.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$20	\$46	128.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,713	\$3,637	-2.0%		
Deposits	\$3,413	\$3,372	-1.2%		
Total other borrowings	\$182	\$126	-30.7%		
FHLB advances	\$137	\$29	-78.7%		
Equity					
Equity capital at quarter end	\$434	\$456	5.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	6.8%	7.5%	--		
Tier 1 risk based capital ratio	8.0%	9.0%	--		
Total risk based capital ratio	11.4%	12.4%	--		
Return on equity <sup>1</sup>	9.1%	9.3%	--		
Return on assets <sup>1</sup>	0.9%	1.0%	--		
Net interest margin <sup>1</sup>	3.9%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	65.6%	80.4%	--		
Loss provision to net charge-offs (qtr)	88.9%	61.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.4%	1.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.8%	3.2%	1.5%	1.6%	--
Closed-end 1-4 family residential	1.1%	1.1%	0.2%	0.1%	--
Home equity	0.2%	0.2%	0.1%	0.0%	--
Credit card	0.0%	0.0%	1.2%	0.3%	--
Other consumer	0.0%	0.1%	0.2%	0.2%	--
Commercial & Industrial	1.3%	0.6%	0.5%	0.8%	--
Commercial real estate	4.0%	2.7%	0.1%	0.2%	--
Total loans	2.7%	1.9%	0.4%	0.4%	--